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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE: Patent Application Serial No. 09/816,813
CONFIRMATION NO.: 5834
APPLICANT: Allen R. DeCotiis, Martha M. Rea
TITLE: SYSTEM, METHOD AND ARTICLE OF MANUFACTURE
FOR PROPENSITY-BASED SCORING OF INDIVIDUALS
FILING DATE: March 22, 2001
EXAMINER: Calvin L. Hewitt II GROUP ART UNIT 3621
ATTORNEY FILE NO. 44000/04227

AMENDMENT AND RESPONSE
TO OFFICE ACTION

Commissioner for Patents
Mail Stop Amendment
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

In response to the non-final Office Action mailed October 20, 2004 regarding the above-identified application, please enter the following amendments and consider the following remarks.